

-OFFICIAL RULES-
"Trip for Two to The Eras Tour in Miami" Promotion

1. SPONSOR

Trip for two to The Eras Tour in Miami. ("Contest") is sponsored by Community Choice Credit Union ("Sponsor").

2. ELIGIBILITY

The Contest is open to residents of the state of Iowa who are at least 18 years old at the time of entry . Only one individual's name may be associated with each entry. Employees of the Sponsor and its media partner (Star 102.5) and the immediate family ("immediate family" is defined as spouse, son, daughter, sister, brother, mother, father, step-children, step-siblings and step-parents) of each such employee are not eligible. The Contest is subject to federal, state, and local laws and regulations.

3. AGREEMENT TO OFFICIAL RULES

Participation in the Contest constitutes entrant's full and unconditional agreement to and acceptance of these Official Rules and the decisions of the Sponsor, which are final and binding. Winning the Contest is contingent upon being compliant with these Official Rules and fulfilling all other requirements set forth herein. The Sponsor reserves the right to disqualify a participant if the Contest rules are violated in any way. These Official Rules are also available during regular business hours at Sponsor's location: 6163 NW 86th St, Suite 105, Johnston, IA 50131 and on the Sponsor's website, www.comchoicecu.org.

4. CONTEST PERIOD

The Contest begins on March 1st, 2024 and ends on May 31st, 2024. Entries made before or after the official Contest period will be disqualified. Entries will be accepted for the duration of the Contest period.

5. HOW TO ENTER

Visit www.UNbankAndWin.com to fill out the online entry form to obtain one (1) entry into the promotion.

There are three methods to obtain one hundred (100) bonus entries into the Contest:

Bonus Entry Method 1: Entrants may sign up for a direct deposit on an account designated by the Sponsor by selecting the down box option "I would like to set-up a direct deposit with Community Choice" at time of entry or by visiting a Community Choice branch and asking to set-up a Direct Deposit in conjunction with the Taylor Swift promotion. Direct Deposit must be set up by May 31st, 2024 and remain active through July 31st, 2024 with a minimum deposit of \$500. Entrant must be eligible for membership. Direct deposits can include payroll, passive income, government benefits payments, and retirement income or other payments as stipulated by the Sponsor. All deposits are Federally insured by the NCUA.

Bonus Entry Method 2: Entrants with an active direct deposit set up on an account designated by the Sponsor and who select the drop down box option "I already have a direct deposit with Community Choice" at time of entry.

Bonus Entry Method 3: Entrants can send a 3x5 index card that includes their name, address, telephone number and e-mail address to the following address:

Community Choice Credit Union
Attn: The Eras Tour Giveaway
6163 NW 86th Street, Suite 105
Johnston, Iowa 50131

Mail-in entries must be postmarked by May 31st, 2024 and received by July 15th, 2024.

Limit 101 total entries per person. **NO PURCHASE IS NECESSARY TO PARTICIPATE OR WIN.** The Contest is void where prohibited by law.

Entrants are required to provide the Sponsor with their legal name, a valid, functioning email address, and telephone number. By filling out the entry form, all entrants agree that the Sponsor may use their voice, name, photograph, and likeness for promotional purposes and waive any claim of royalty or right of further remuneration for any such promotional use. The Sponsor and their respective directors, officers, and members assume no responsibility for incorrect, invalid, terminated, or non-functioning e-mail or lost, incomplete, late, illegible, or undelivered entries. By entering this giveaway you acknowledge that this is not sponsored, endorsed or administered by or associated with Taylor Swift.

6. PRIZE

Community Choice will randomly select one (1) winner that will receive two (2) tickets to the October 20th, 2024 date of The Eras Tour in Miami, and a travel voucher for hotel and airfare to Miami (“Prize”). Sponsor reserves the sole right to award a voucher to the airline and hotel of their choosing. Approximate retail value of the Prize is \$3,800. Winner will receive their Prize, subject to the winner complying with all Contest requirements. The Sponsor and its respective parents, subsidiaries, affiliates, and other companies associated with the Contest make no claims of merchantability or about the quality of the Prize. The right to receive the Prize is non-assignable, non-transferable and no Prize substitution, exchange or cash equivalent will be allowed, except by the Sponsor, which reserves the right to substitute a prize of equal or greater value in its sole discretion. If the event associated with the Prize is cancelled after the Prize is awarded, no compensation will be paid in lieu of the cancelled event.

7. CONTEST ODDS

The odds of being selected as a winner depend on the number of entries into Contest. For example: if 5,000 entries are made and only a single entry is made by each entrant, the odds of being a winner are 1:5,000.

8. PRIZE DRAWING

Selection of the winner will take place on August 1st, 2024 at which time the selected entrant will be contacted. Entrants do not need to be present to determine the winner of the Prize.

9. WINNER NOTIFICATION

The winner, who will be determined on August 1st, 2024, will have until the close of business the following day after notification to claim the Prize. If the Prize is not claimed or the winner cannot satisfy the requirements of the Official Rules, the Sponsor shall draw an alternative winner for the unclaimed Prize by random drawing from among all remaining eligible entries.

The winner will be required to sign a release form in order to claim the Prize, and also provide the Sponsor with a signed statement confirming his or her eligibility under these Rules and applicable law, plus evidence of identity and information necessary for Sponsor to complete its Contest obligations. By claiming the Prize and signing the release form, the winner releases the Sponsor, their officers, directors, members, employees, subsidiaries and affiliates from any and all claims, liabilities, and/or damages arising directly or indirectly out of the award and/or use of the Prize. The Sponsor is not responsible for illness, death or injury which may be sustained in conjunction with participation in the Contest and/or the use of the Prize awarded.

10. GENERAL CONDITIONS

In the event that the operation, security, or administration of the Contest is impaired in any way for any reason, including but not limited to fraud or unauthorized human intervention or other technical problems, or in the event that the Contest is unable to run as planned for any other reason, as determined by the Sponsor in its sole discretion, the Sponsor may, in its sole discretion and without notice, either a) modify or suspend the Contest to address the impairment and then resume the Contest in a manner that best conforms to the spirit of these Official Rules or b) award the Prizes at random from among the eligible, non-suspect entries received up to the time of the impairment. The Sponsor reserves the right, at its sole discretion, to disqualify any individual it determines to be tampering with the entry process or operation of the Contest or to be acting in violation of the legitimate operation of the Contest. Such activities may be a violation of criminal and civil law, and should such an attempt be made, the Sponsor reserves the right to seek damages (including attorney fees) and any other remedies from any such person to the fullest extent permitted by law. Failure by the Sponsor to enforce any provision of these Official Rules shall not constitute a waiver of that provision. The decisions of the Sponsor are final.

11. RELEASE AND LIMITATIONS OF LIABILITY

To the extent permitted by law, all Contest entrants agree to release and hold harmless the Sponsor and its respective parents, subsidiaries, affiliates, advertising and promotion agencies, other companies associated with the Contest, and each of their respective officers, directors, employees, shareholders, representatives, and agents (“Released Parties”) from and against any claim or cause of action arising out of participation in the Contest or receipt and/or use of a Prize. This includes but is not limited to:

- a) Technical errors associated with the Contest, such as lost, interrupted, or unavailable Internet Service Provider (ISP) access, or network, server, wireless service provider, or related connection errors. Said technical errors may also include the unavailability, limited accessibility, or miscommunication of a failed computer, satellite, telephone, cellular tower, or cable transmission line, or a technical failure or jumbled, scrambled, delayed, or misdirected transmission or computer hardware or software malfunction, or failure;
- b) Unauthorized human intervention in the Contest;
- c) Mechanical, electronic, human, and printing and/or typographical errors;
- d) Application downloads and/or failures;
- e) Any other errors or problems pertaining to the Contest, including, without limitation, errors that may occur in the administration of the Contest, the announcement of the winners, the cancellation or postponement of the event, or the incorrect downloading and processing of entries or any Contest-related materials;
- f) Injury, death, loss, or damage of any kind, to persons and/or property which may be caused, directly or indirectly, in whole or in part, from the entrant’s participation in the Contest or acceptance, receipt, or misuse of a Prize (including any travel or activity related thereto).

Entrants further agree that in any cause of action, the Released Parties' liability will be limited to the cost of entering and participating in the Contest, and in no event shall an entrant be entitled to receive attorney's fees;

g) Incorrect or inaccurate information, whether caused by site users, tampering, hacking, or by any equipment or programming associated with or utilized in the Contest; and

h) Lost, stolen, or misdirected U.S. Mail.

Entrant waives the right to claim any damages whatsoever, including, but not limited to, punitive, consequential, direct, or indirect damages.

12. DISPUTES

Except where prohibited, each entrant agrees that any and all disputes, claims and causes of action arising out of, or connected with, the Contest or the Prize shall be resolved individually, without resort to any form of class action, and exclusively by the courts of Polk County, Iowa. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, entrant's rights and obligations, or the rights and obligations of the Sponsor in connection with the Contest, shall be governed by, and construed in accordance with, the laws of the State of Iowa, without giving effect to any choice of law or conflict of law rules, which would cause the application of the laws of any jurisdiction other than Iowa.

13. LEGAL PROCESS

In the event that the Prize winner is subject to, or the subject of, any order or legal process issued by any governmental agency having jurisdiction over the affairs of the winner (e.g., garnishment, child support order, judgment, lien, and the like) the Sponsor's delivery of the Prize to an official representative of the governmental entity claiming a right to the Prize shall be deemed to be the award of the Prize to the winner. The Sponsor shall be entitled to rely in good faith upon any documents presented by the official representatives seeking to collect the Prize in lieu of the winner. The Sponsor shall not be liable for any claim by winner for damages incidental thereto.

14. FINANCIAL OBLIGATION

The Prize winner assumes the financial obligation for local, state and federal taxes and all applicable fees based on the value of the Prize. In accordance with IRS regulations, the winner may be furnished an IRS Form 1099 (miscellaneous income). For additional information, the winner should consult with their tax advisor. No other fees, taxes and/or penalties will be paid by the Sponsor in connection with the Contest unless specifically outlined in these Official Rules.

All expenses not specified in these Official Rules, including, but not limited to, baggage fees, ground transportation & fuel, meals, beverages, gratuities, incidentals, and taxes, are the sole responsibility of the Prize winner. The winner and any travel companions are solely responsible for satisfying all legally required conditions of travel. Any expenses exceeding the value of the awarded travel voucher are the sole responsibility of the winner.

15. PRIVACY

Information submitted with a Contest entry is subject to the Sponsor's privacy policy described at <https://www.comchoicecu.org/learn/privacy-policy/>

16. WINNERS LIST

For the name of the Prize winner, available after August 31st, 2024, send a self-addressed, stamped envelope to:

Community Choice Credit Union

Attn: The Eras Tour Winner List

6163 NW 86th Street, Suite 105

Johnston, Iowa 50131